ABSTRACT OF THE DISCLOSURE

A low-E coated article is provided, in certain example embodiments, with a layer including tin oxide provided between a layer including titanium oxide and a layer including silicon nitride. It has been found that the provision of such a tin oxide inclusive layer between silicon nitride and titanium oxide can significantly improve durability of the resulting coated article, especially after heat treatment (HT). In certain example embodiments, the coated article may be formed so as to have a fairly high visible transmission (TY or T_{vis}) to sheet resistance (R_s) ratio (i.e., a ratio T_{vis}/R_s). Coated articles herein may be used in the context of windows or the like (e.g., laminated vehicle windshields).